ABSTRACT

A three party authenticating protocol is disclosed. During an enrollment phase, a user contacts a call center and is directed to a user verification server. The user verification

5   server instructs the user to select and answer a number of questions that will be used for verification. The selected questions along with identifying indices for each question are stored at the user's location and at the user verification server. The user verification server sends the question indices to the call center, which in turn sends these indices to the user to obtain answer indices for each question. During a verification phase, the user contacts the call center and an

10 authentication module asks the user to provide an asserted identity. The authentication module provides a random selection of question indices from those selected by the user. The user provides answer indices for each question to the authentication module. If the number of correctly matching answers exceeds a threshold, then the user is verified. Otherwise, the user fails verification. After verification, the user is transferred from the authentication module of the

15 call center to a human agent for further processing.

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